

EXHIBIT 5

Understanding Google Play's Payments policy



Free training.

Learn more about Google Play's Payments policy on the [Academy for App Success](#) .

Google Play's billing system is required for developers offering in-app purchases of digital goods and services distributed on Google Play.

It enables you to easily transact with millions of users around the world and gives users safe ways to pay and the ability to manage their payments from a central location. Play's billing system plays a critical role in helping us maintain user trust and keep Google Play safe.

About Google Play's billing system

Google Play's billing system is a service that enables you to sell digital products and content in your Android app. You can use Google Play's billing system to sell a one-time product or subscriptions on a recurring basis. Visit the [Android Developers site](#) to learn how to integrate Google Play's billing system into your app.

Unless otherwise permitted by the [Payments policy](#), purchases that require use of Google Play's billing system include:

- Digital items (such as virtual currencies, extra lives, additional playtime, add-on items, characters, or avatars);
- Subscription services (such as fitness, game, dating, education, music, video, or other content subscription services);
- App functionality or content (such as an ad-free version of an app or new features not available in the free version); and
- Cloud software and services (such as data storage services, business productivity software, or financial management software).

Purchases that are not supported by Google Play's billing system include:


- Purchases or rentals of physical goods (such as groceries, clothing, houseware, or electronics);
- Purchases of physical services (such as transportation services, airfare, gym memberships, or food delivery); and
- Payment of a credit card or utility bill.

Google Play's billing system must not be used for peer-to-peer payments, content that facilitates online gambling, or any product category deemed unacceptable under [Google's Payments Center Content Policies](#) .

Payments policy clarification

In 2020, we clarified the language in our [Payments policy](#) to be more explicit that all developers selling digital goods and services in their apps are required to use Google Play's billing system. Apps using an alternative in-app billing system will need to remove it in order to comply with the Payments policy.

We always strive to work with our developer community to help keep their apps on Play while they make any needed changes. While most developers have already complied with this long-standing policy, we gave a one year grace period for any that needed to make changes to their apps. Based on

developer feedback, we gave eligible developers the option to request an [additional six months](#) , giving them more than 18 months to bring their apps into compliance. We continue to work with developer partners to meet the evolving needs of our ecosystem.

Starting June 1, 2022, any app that is still not compliant will be removed from Google Play.

Developers in India have until October 31, 2022 to comply due to unique circumstances with the payments landscape in the country. Please [visit our FAQ](#) for more details.

Developers with users in South Korea now have the option to integrate an alternative in-app billing system. Please [visit our FAQ](#) for more details.

Developers of non-gaming apps now have the option to offer an alternative in-app billing system for their users in the European Economic Area (EEA). Please [visit our FAQ](#) for more details.

Frequently asked questions

Can I distribute my app on other Android app stores or my website?



Do Google's apps have to follow this policy too?



Can I communicate with my users about alternative ways to pay?



Can I communicate with my users about promotions on other platforms?



Can I have different app features, prices, and experience depending on the platform?



Can I offer a consumption-only (reader) app on Google Play?



Does your billing policy change depending on my app category?



Can I offer my customers refunds directly?



Will Google Play allow cloud gaming apps?



Should apps that provide goods or services like insurance, stock trades, investment consulting, or tax preparation and filing assistance use Google Play's billing system?



My app provides clinical services. Should I use Google Play's billing system for those transactions?



Does the requirement to use Google Play's billing system apply to purchases of goods or services that can't be used within the app?



Do I need to use Google Play's billing system to sell gift cards in my app?



Can I issue loyalty or reward points in my app without using Google Play's billing system?



I'm a telecommunication or cable service provider. How does this policy affect my apps?



Why is the Payments Policy compliance deadline different for developers in India?



What is the impact of recent South Korean legislation on Google Play's Payments policy? Will I still be charged a fee if I no longer use Google Play's billing system?



What is the impact of the Digital Markets Act on Google Play's Payments policy for users in the European Economic Area (EEA)? ✓

I was approved for the extension to comply with Play's Payments policy. What happens if my app is still not compliant by June 1, 2022? ✓

Do direct tips or contributions from user to creator require Play's billing system? ✓

Does the Payments policy's requirement to use Google Play's billing system apply in countries where Google Play's billing system has not been launched yet? ✓

I've submitted my app update to comply with Play's Payment Policy; however, my app was rejected due to needing login credentials for app review. Why does Google need login credentials and how can I resubmit my app for review correctly? ✓

Related content

- Read our [Payments policy](#) ✓
- Learn how to implement [Google Play's billing system](#) ✓
- Learn more about our Payments policy on the [Academy for App Success](#) ✓
- Read about [why we updated our Payments policy](#) ✓

Need more help?

Try these next steps:



Contact us

Tell us more and we'll help you get there